

This document was prepared by Morris & Associates, 2309 Oliver Road  
Monroe, Louisiana 71201 Telephone (318) 330-9020

Lot 2448, Sec L, Southaven West S/D, in Sec 27, T-1-S, R-8-W, Desoto Co., MS

SUBSTITUTION OF TRUSTEE

STATE OF MISSISSIPPI  
COUNTY OF DeSoto

WHEREAS, on the 23rd day of December, 2003, Anthony J Little and wife, and Valerie G Little executed a Deed of Trust to Rex Chamberlain, Trustee for the use and benefit of Mortgage Electronic Registration Systems, Inc. beneficiary, which Deed of Trust is on file and of record in the office of the Chancery Clerk of DeSoto County, Mississippi, in Deed of Trust Record at Book 1903 at Page 36 ; and

WHEREAS, the undersigned is the present holder and beneficiary of the Deed of Trust referenced to above; and

WHEREAS, under the terms of said Deed of Trust, the beneficiary or any assignee is authorized to appoint a Trustee in the place and stead of the original Trustee or any successor Trustee in said Deed of Trust; and

NOW, THEREFORE, the undersigned holder of said Deed of Trust does hereby appoint and substitute Emily Kaye Courteau, as Trustee, the said Emily Kaye Courteau, to have all rights, powers and privileges granted the Trustee in said Deed of Trust.

Should the undersigned become the last and highest bidder at the foreclosure sale, the Substitute Trustee is hereby authorized to transfer and assign said bid to convey title to said Foreclosed property to the SECRETARY OF VETERANS AFFAIRS, an officer of the United States of America, or the SECRETARY OF HOUSING AND URBAN DEVELOPMENT, or whosoever the undersigned shall authorize. The statement in the Substitute Trustee's Deed that the undersigned has requested the transfer of its bid to Grantee (s) in the Substitute Trustee's Deed shall be binding on the undersigned and conclusive evidence in favor of the assignee or other parties thereby, and that the Substitute Trustee is duly authorized and empowered to execute the same.

IN WITNESS WHEREOF, the undersigned has caused this instrument to be executed by its duly authorized officers on this 24 day of October, 2008.

Wells Fargo Bank N.A., Attorney in Fact The Bank Of New York Mellon Trust Company NA, fka The Bank Of New York Trust Company NA as Trustee For CWMBS 2005-R2

  
BY: Nicole Miles, Vice President of Loan Documentation

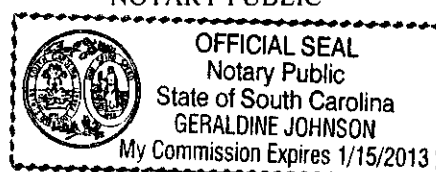
STATE OF South Carolina  
COUNTY OF York

PERSONALLY came and appeared before me, the undersigned authority in and for the jurisdiction aforesaid, Nicole Miles known personally to me to be the Vice President of Loan Documentation of the within named Wells Fargo Bank N.A., Attorney in Fact The Bank Of New York Mellon Trust Company NA, fka The Bank Of New York Trust Company NA as Trustee For CWMBS 2005-R2 and that (s) he executed and delivered the within and foregoing instrument on the day and year therein mentioned for and on behalf of said corporation, and as its own act and deed for the purposes therein mentioned, having been first duly authorized so to do.

WITNESS my signature and official seal on this, the 24 day of October, 2008.

  
NOTARY PUBLIC

MY COMMISSION EXPIRES:  
F08-3092  
tbd



M2A  
7-24-04

FILED FOR RECORD 08/29/2006  
AT 11:57:43AM BOOK 07363 PAGE 00261  
David Hamilton - Clerk of Court  
York County Courthouse  
Instrument Number: 000252929

When Recorded Mail To:

Space above this line for Recorders Use

**Limited Power of Attorney**

JPMORGAN CHASE BANK, a Limited Liability Company organized and existing under the laws of the state of Ohio ("Owner") hereby constitutes and appoints Wells Fargo Bank, N.A., successor by merger to Wells Fargo Home Mortgage, Inc., a national banking association organized under the laws of the United States of America ("WFHM" or "Servicer"), as its true and lawful attorney-in-fact, in its name, place and stead, and for its benefit, in connection with certain real estate mortgage loans (the "Loans") owned by Owner for the purposes of performing all acts and executing all documents in the name of the Owner necessary and incidental to servicing the Loans, managing and disposing of the related real properties and performing the obligations of Servicer thereunder, including, but not limited to:

The said attorneys-in-fact and said person designated by Servicer as the attorney-in-fact, is hereby authorized and empowered to perform the following:

1. Acceptance of money due or to become due from borrowers, guarantors and insurers and collection of past due amounts;
2. Those acts necessary to comply with regulations and requirements of the United States Department of Housing and Urban Development and any other governmental entity or any local, state, or federal law;
3. Foreclosing delinquent Loans, accepting deeds in lieu of foreclosure or otherwise acquiring title to mortgaged properties;
4. Endorsing to the order of Servicer any checks that are made payable to the Owner;

BK 07363 PG 0261

5. Appearing, litigating and compromising any matter in any court either as plaintiff or defendant provided, however, Servicer shall not be authorized to commence any proceedings (other than foreclosure, sequestration, replevin, bankruptcy, and eviction, or to recover payments due under any agreement ) without written consent of the Owner;
6. Selling, transferring, or disposing of, or leasing, real property or personal property acquired through foreclosure or otherwise and executing all contracts, agreements, deeds, assignments and their instruments necessary to effect any such sale, transfer or disposition or any lease and to receive proceeds checks made payable to the order of the Servicer;
7. Preparing, executing and delivering satisfactions, cancellations, discharges, or full or partial releases of lien or entering into assumption, modification or payment agreements;
8. Preparing, executing and delivering loan sale agreements to facilitate the sale of the Loans on a retail basis; and
9. Any and all such other acts of any kind and nature whatsoever Owner may find necessary to service said such Loans, manage, or dispose of said properties or perform said obligations.

Owner further grants to Servicer full power and authority to do and perform all acts necessary in the sole discretion of Servicer to carry into effect the powers granted by or under this Limited Power of Attorney as fully as Owner might or could do with the same validity as if all and every such act had been particularly stated, expressed, and especially provided for, and here by ratifies and confirms all the Servicer shall lawfully do or cause to be done by virtue of the powers and authority granted and contemplated hereby.

**IN WITNESS WHEREOF,**

this limited power of attorney is duly executed the 29 day of June, 2006

Witness:

Brian Storms

Print Name & Title below: BRIAN STURMS

JPMORGAN CHASE BANK

By: [Signature]

Printed Name: Stacy L. KivKendall

Title: Authorized Agent Assistant Vice President

Witness:

Stephanie Stone

Print Name & Title below: Stephanie Stone



STEPHANIE STONE  
Notary Public, State of Ohio  
My Commission Expires 06-18-08

BK 07363 PG 262

State of **OHIO**  
County of **FRANKLIN**

On 6/29/05, before me, Stephanie Stone, a Notary Public in and for FRANKLIN County, in the State of OHIO, before me personally appeared Stephanie Stone personally known or proved to me on the basis of satisfactory evidence to be a Authorized Agent of JPMORGAN CHASE BANK, the corporation the individual(s) who(s) name is (are) subscribed to the within instrument and acknowledge to me that he/she/they executed the same in his/her/their capacity(ies) and that by his/her/their signature(s) on the instrument the individual(s), or the person on behalf of which the individual(s) acted executed the instrument.

Stephanie Stone  
Notary Public



STEPHANIE STONE  
Notary Public, State of Ohio  
My Commission Expires 06-19-08

BP07963 W0263

12-13  
4628  
KB



Doc ID: 020870390008 Type: GEN  
Recorded: 02/26/2008 at 04:39:57 PM  
Fee Amt: \$42.00 Page 1 of 8  
Revenue Tax: \$0.00  
Polk County Iowa  
JULIE M. HAGGERTY RECORDER  
File# 2008-00084240

BK 12558 PG 144-151

**Type of Document:**

Agreement of Resignation and Assumption of Trustee by and between JP Morgan Chase Bank NA and The Bank of New York Trust Company, N.A.

Prepared by:

Patrick A. McCartney, Esq.  
Emmet, Marvin & Martin, LLP  
120 Broadway  
32nd Floor  
New York, NY 10271

2008/00088809  
Filed for Record in  
YORK COUNTY, SC  
DAVID HAMILTON  
03-07-2008 At 10:10 am.  
AGREEMENT 13.00  
DR Vol 9870 Page 28 - 35

**Certified True Copy**

MAR - 7 2008

Clerk of Court  
York County

*David Hamilton*

Return Documents to:

RETURN TO: Leah Wright  
Wells Fargo Bank  
Premier Asset Services  
1 Home Campus  
MAC X2401-049  
Des Moines, IA 50328

Grantors:

JP Morgan Chase Bank NA

Grantee:

The Bank of New York Trust Company, NA

Book and Page Reference:

None

AGREEMENT OF RESIGNATION AND ASSUMPTION, dated as of October 1, 2006 by and among JPMORGAN CHASE BANK, NATIONAL ASSOCIATION (the "Resigning Trustee") and THE BANK OF NEW YORK TRUST COMPANY, N.A. (the "Successor Trustee").

RECITALS:

WHEREAS, pursuant to the Purchase and Assumption Agreement dated as of April 7, 2006 (the "Purchase Agreement") by and between The Bank of New York Company, Inc. ("BNY") and JPMorgan Chase & Co. ("JPM") caused Resigning Trustee to transfer to Successor Trustee its rights, duties and obligations as trustee under various Agreements listed on Schedule A attached thereto (the "Agreements");

WHEREAS, Resigning Trustee and Successor Trustee desire to enter into this Agreement of Resignation and Assumption to evidence the resignation by Resigning Trustee and the assumption by Successor Trustee, as applicable to the Agreements;

NOW, THEREFORE, Resigning Trustee and Successor Trustee, for and in consideration of the premises and of other good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, hereby consent and agree as follows:

1. Resignation. Resigning Trustee hereby assigns, transfers, delivers and confirms to Successor Trustee all right, title and interest of Resigning Trustee in and to each of the Agreements and all the rights, powers and trusts of the Resigning Trustee, as trustee or otherwise, under each of the Agreements.

2. Assumption. Successor Trustee hereby assumes all right, title and interest of Resigning Trustee, as applicable, in and to the trust under each of the Agreements, and all rights, powers and trusts of Resigning Trustee, as trustee or otherwise, under each of the Agreements.

3. Effective Date. This Agreement and resignation, and assumption effected hereby shall be effective as of the opening of business on October 1, 2006.

4. Governing Law. This Agreement shall be governed by and construed in accordance with the laws of the State of New York

5. Counterparts. This Agreement may be executed in any number of counterparts each of which shall be an original, but such counterparts shall together constitute but one and the same instrument.

6. Purchase Agreement. This Agreement is made in connection with and is subject to the terms and conditions of the Purchase Agreement and the Assignment and Assumption Agreement executed and delivered in connection therewith.

IN WITNESS WHEREOF, the parties hereto have caused this Agreement of Resignation and Assumption to be duly executed and acknowledged and their respective seals to be affixed hereunto and duly attested all as of the day and year first above written.

RESIGNING TRUSTEE:

JPMORGAN CHASE BANK NATIONAL  
ASSOCIATION

By: 

Name: Francis J. Granger  
Title: Vice President

SUCCESSOR TRUSTEE

THE BANK OF NEW YORK TRUST  
COMPANY, N.A.

By: 

Name: LILA R. GARLIN  
Title: VICE PRESIDENT

STATE OF NEW YORK )  
 ) ss.:  
 COUNTY OF NEW YORK )

On the 20<sup>th</sup> day of December in the year 2007 before me, the undersigned, personally appeared Francis J. Grippo, personally known to me or proved to me on the basis of satisfactory evidence to be the individual whose name is subscribed to the within instrument and acknowledged to me that he/she executed the same in his/her capacity, and that by his/her signature on the instrument, the individual, or the person upon behalf of which the individual acted, executed the instrument.



[Signature]  
 Notary Public

LINDA D'ALESSANDRO  
 NOTARY PUBLIC-STATE OF NEW YORK  
 No. 01DA6115119  
 Qualified in Suffolk County  
 My Commission Expires August 30, 2008

STATE OF NEW YORK )  
 ) ss.:  
 COUNTY OF NEW YORK )

On the \_\_\_\_\_ day of November in the year 2007 before me, the undersigned, personally appeared \_\_\_\_\_, personally known to me or proved to me on the basis of satisfactory evidence to be the individual whose name is subscribed to the within instrument and acknowledged to me that he/she executed the same in his/her capacity, and that by his/her signature on the instrument, the individual, or the person upon behalf of which the individual acted, executed the instrument.

\_\_\_\_\_  
 Notary Public



STATE OF NEW YORK     )  
                                   ) ss.:  
 COUNTY OF NEW YORK    )

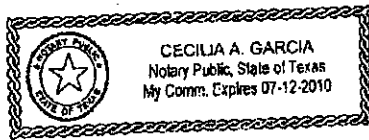
On the \_\_\_\_ day of November in the year 2007 before me, the undersigned, personally appeared \_\_\_\_\_, personally known to me or proved to me on the basis of satisfactory evidence to be the individual whose name is subscribed to the within instrument and acknowledged to me that he/she executed the same in his/her capacity, and that by his/her signature on the instrument, the individual, or the person upon behalf of which the individual acted, executed the instrument.

\_\_\_\_\_  
 Notary Public

State of Texas

STATE OF NEW YORK     )  
                                   ) ss.:  
 COUNTY OF NEW YORK    )

On the 11<sup>th</sup> day of January in the year 2008 before me, the undersigned, personally appeared Lila R. Corlin personally known to me or proved to me on the basis of satisfactory evidence to be the individual whose name is subscribed to the within instrument and acknowledged to me that he/she executed the same in his/her capacity, and that by his/her signature on the instrument, the individual, or the person upon behalf of which the individual acted, executed the instrument.



Cecilia A. Garcia  
 Notary Public

THE BANK OF NEW YORK TRUST COMPANY, N.A.  
SCHEDULE A .

ABFC Mortgage Loan Asset-Backed Certificate, Series 2003-WF1  
 ACE Securities Corp. Home Equity Loan Trust, Series 2002-HE2, Asset Backed Pass-Through Certificates  
 ACE Securities Corp. Home Equity Loan Trust, Series 2002-HE3, Asset Backed Pass-Through Certificates  
 BART 2003-3  
 BART 2003-6  
 BART 2003-6  
 BART 2003-7  
 Bear Stearns Adjustable Rate Mortgage Trust 2003-5  
 Bear Stearns Adjustable Rate Mortgage Trust 2003-5  
 Bear Stearns ALT A 2005-5  
 Bear Stearns ALT-A 2004-10  
 Bear Stearns ALT-A 2004-12  
 Bear Stearns ALT-A 2004-5  
 Bear Stearns ALT-A 2004-6  
 Bear Stearns ALT-A 2004-9  
 Bear Stearns ALT-A 2005-10  
 Bear Stearns ALT-A 2005-2  
 Bear Stearns ALT-A 2005-4  
 Bear Stearns ALT-A 2005-5  
 Bear Stearns ALT-A 2004-11  
 Bear Stearns Alt-A Series 2005-7  
 Bear Stearns ALT-A Trust 2005-5  
 Bear Stearns ARM Trust, Mortgage Pass-Through Certificates, Series 2002-7  
 Bear Stearns ART 2003-1  
 Bear Stearns ART 2003-1  
 Bear Stearns Asset Backed Securites Trust 2003-SD1  
 Bear Stearns Asset Backed Securites Trust 2004-SD2  
 Bear Stearns Asset Backed Securities Trust 2003-1  
 Bear Stearns Asset Backed Securities Trust 2005-SD2  
 Bear Stearns Asset Backed Securities Trust 2006-3  
 Bear Stearns Asset Backed Securities Trust 2003-AC3  
 Bear Stearns Asset Backed Securities Trust 2003-AC4  
 Bear Stearns Asset Backed Securities Trust 2003-AC5  
 Bear Stearns Asset Backed Securities Trust 2003-SD1  
 Bear Stearns Asset Backed Securities Trust 2004-3  
 Bear Stearns Asset Backed Securities Trust 2004-4  
 Bear Stearns Asset Backed Securities Trust 2004-6

Bear Stearns Asset Backed Securities Trust 2004-7  
 Bear Stearns Asset Backed Securities Trust 2004-8  
 Bear Stearns Asset Backed Securities Trust 2004-9  
 Bear Stearns Asset Backed Securities Trust 2004-12  
 Bear Stearns Asset Backed Securities Trust 2005-2  
 Bear Stearns Asset Backed Securities Trust 2005-3  
 Bear Stearns Asset Backed Securities Trust 2005-4  
 Bear Stearns Asset Backed Securities Trust 2005-5  
 Bear Stearns Asset Backed Securities Trust 2005-7  
 Bear Stearns Asset Backed Securities Trust 2005-8  
 Bear Stearns Asset Backed Securities Trust 2005-9  
 Bear Stearns Asset-Backed Securities Trust 2005-SD1  
 Bear Stearns Asset Backed Securities Trust 2005-SD2  
 Bear Stearns Asset Backed Securities Trust 2005-SD4  
 Bear Stearns Asset Backed Securities Trust 2006-1  
 Bear Stearns Asset Backed Securities Trust 2006-2  
 Bear Stearns Asset Backed Securities Trust 2006-SD1  
 Bear Stearns Asset Backed Securities Trust 2006-SD3  
 Bear Stearns Asset Backed Securities Trust 2005-SD2  
 Bear Stearns Asset Backed Securities Trust 2005-SD4  
 Credit Suisse Firt Boston, Mortgage Pass-Through Certificates, Series 2003-7  
 CSFB 2003-AR24  
 CSFB Mortgage Backed Securities 2003-17  
 CSFB Mortgage-Backed Pass-Through Certificates, Series 2003-AR22  
 CWHL 2004-R2  
 CWMBS 2005-R1  
 CWMBS 2005-R2  
 GE Capital Mortgage Funding Corporation Trust 1999-HE3  
 Goldman Sachs MPS 2003-2  
 GSAMP 2003-SEA2  
 GSMPS 2003-2  
 GSMPS 2003-3  
 GSR 2002-3F  
 GSR 2003-10  
 GSR 2003-13  
 GSR 2003-4F  
 GSRPM Mortgage Loan Trust 2002-1  
 GSRPM Mortgage Loan Trust 2003-2  
 MARM 2004-13  
 MASTR Alternative Loan Trust 2002-2  
 MASTR Alternative Loan Trust 2002-3  
 MASTR Alternative Loan Trust 2003-5

NAAC 2003-A3  
NAAC Mortgage Pass Through Certificates Series 2004-AR2  
NAAC Mortgage Pass Through Certificates Series 2004-AR3  
NAAC Mortgage Pass Through Certificates Series 2004-AR4  
NAAC Mortgage Pass Through Certificates Series 2005-AR2  
Nomura Asset Acceptance Corporation, Series 2005-AR1  
Prime Mortgage Trust 2005-1  
SAMII 2004-AR7  
SARM 2005-5  
SASCO 2003-24A  
SASCO 2003-2A  
SASCO 2003-37A

State of Iowa } ss  
County of Polk }  
Julie M. Haggerty, Recorder of said County, hereby  
certify the foregoing writing is a photographic copy from  
the original record in this office and from the whole  
thereof, which is recorded in Book 1558  
Page 194 dated at Des Moines, Iowa in said County  
on this 27 day of February 2008.  
JULIE M. HAGGERTY  
Recorder of Polk County, Iowa  
By [Signature] Deputy